

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO**

In Re: : **Chapter 13 Proceeding**
Thomas Michael Ebert, III : **Case No. 20-61210**
April Raquel Ebert, : **Judge John Gustafson**
Debtor(s).

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), Trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and Debtor(s) have completed all payments under the Chapter 13 Plan:

Part 1: Mortgage Information

Creditor Name: **U.S. Bank Home Mortgage**

Court Proof of Claim number: **013a**

Last 4 digits of any number used to identify account: **4015/arrears**

Property Address: **5440 State Route 19, Galion, OH 44833**

Part 2: Cure Amount

Total cure disbursements made by Trustee:

- | | |
|--|--------------------------|
| a. Allowed prepetition arrearage: | (a) \$3,009.05 |
| b. Prepetition arrearage paid by Trustee: | (b) \$3,009.05 |
| c. Amount of post-petition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | (c) \$0.00 |
| d. Amount of post-petition fees, expenses and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by Trustee: | (d) \$0.00 |
| e. Allowed post-petition arrearage: | (e) \$0.00 |
| f. Post-petition arrearage paid by Trustee: | (f) <u>\$0.00</u> |
| g. TOTAL. Add lines b, d, and f. | (g) \$3,009.05 |

Part 3: Post-petition Mortgage payment

- X** Mortgage is paid through Trustee.
Current monthly mortgage payment: **\$1,042.67**
Next post-petition payment is due on: **August 2024**

Mortgage is paid directly by Debtor(s).

Part 4: A Response is Required by Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), Creditor must file and serve on Debtor(s), their Counsel, and Trustee, within 21 days after service of this notice, a statement indicating whether Creditor agrees that Debtor(s) have paid in full the amount required to cure the default and stating whether Debtor(s) have (i) paid all outstanding post-petition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all post-petition payments as of the date of the response. Failure to file and serve the statement may subject Creditor to further action of the Court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by Trustee is attached to copies of this notice sent to Debtor(s) and Creditor.

/s/ Dynele L. Schinker-Kuharich
Dynele L. Schinker-Kuharich (0069389)
Chapter 13 Trustee
200 Market Avenue North, Ste. 30
Canton, OH 44702
Telephone: 330.455.2222
Email: Info@Chapter13Canton.com

CERTIFICATE OF SERVICE

I hereby certify that on July 2, 2024, a true and correct copy of the Notice of Final Cure Payment was served via the Court's Electronic Case Filing System upon these entities and individuals who are listed on the Court's Electronic Mail Notice List:

- Office of the United States Trustee at [RegisteredEmailAddress]@usdoj.gov
- Jonathon Carl Elgin, Counsel for Thomas Michael Ebert, III and April Raquel Ebert, at jc@jcelgin.com

and by regular U.S. mail, postage prepaid, upon:

Thomas Michael Ebert, III and
April Raquel Ebert, Debtors
5440 State Route 19
Galion, OH 44833

U.S. Bank Home Mortgage a division, Creditor
of U.S. Bank National Association
2800 Tamarack Road
Owensboro, KY 42301

U.S. Bank Home Mortgage a division, Creditor
of U.S. Bank National Association
3751 Airpark Mail Code CN-KY-APDC
Owensboro, KY 42301

/s/ Dynele L. Schinker-Kuharich
Dynele L. Schinker-Kuharich
Chapter 13 Trustee

DISBURSEMENTS
through 07/02/2024

CASE NUMBER
DEBTOR

2061210
Ebert, III, Thomas Michael _Ebert, April Raquel

Ref No	Claim	Class	Date	Proc Period	Source/Payee or Creditor Check Name	Transaction	Check #	Trans Total	Principal Amount	Interest Portion
9	013	1	06.28.2024	24_06	U.S. Bank Home Mortgage a divis	System Disbursement	889144	1,042.67	1,042.67	0.00
Cleared:			Posted: 06.28.2024		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	05.31.2024	24_05	U.S. Bank Home Mortgage a divis	System Disbursement	888226	1,042.67	1,042.67	0.00
Cleared: 06.05.2024			Posted: 05.31.2024		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	04.30.2024	24_04	U.S. Bank Home Mortgage a divis	System Disbursement	887288	1,042.67	1,042.67	0.00
Cleared: 05.07.2024			Posted: 04.30.2024		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	03.29.2024	24_03	U.S. Bank Home Mortgage a divis	System Disbursement	886372	1,042.67	1,042.67	0.00
Cleared: 04.05.2024			Posted: 03.29.2024		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	02.29.2024	24_02	U.S. Bank Home Mortgage a divis	System Disbursement	885469	1,042.67	1,042.67	0.00
Cleared: 03.05.2024			Posted: 02.29.2024		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	01.31.2024	24_01	U.S. Bank Home Mortgage a divis	System Disbursement	884538	1,042.67	1,042.67	0.00
Cleared: 02.06.2024			Posted: 01.31.2024		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	12.29.2023	23_12	U.S. Bank Home Mortgage a divis	System Disbursement	883465	1,042.67	1,042.67	0.00
Cleared: 01.08.2024			Posted: 12.29.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	11.30.2023	23_11	U.S. Bank Home Mortgage a divis	System Disbursement	882534	1,042.67	1,042.67	0.00
Cleared: 12.05.2023			Posted: 11.30.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	10.31.2023	23_10	U.S. Bank Home Mortgage a divis	System Disbursement	881525	1,042.67	1,042.67	0.00
Cleared: 11.07.2023			Posted: 10.31.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	09.29.2023	23_09	U.S. Bank Home Mortgage a divis	System Disbursement	880255	1,042.67	1,042.67	0.00
Cleared: 10.16.2023			Posted: 09.29.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	08.31.2023	23_08	U.S. Bank Home Mortgage a divis	System Disbursement	879075	933.40	933.40	0.00
Cleared: 09.11.2023			Posted: 08.31.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	07.31.2023	23_07	U.S. Bank Home Mortgage a divis	System Disbursement	877897	933.40	933.40	0.00
Cleared: 08.08.2023			Posted: 07.31.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	06.30.2023	23_06	U.S. Bank Home Mortgage a divis	System Disbursement	876785	933.40	933.40	0.00
Cleared: 07.12.2023			Posted: 06.30.2023		of U.S. Bank National Association	3751 Airpark Mail Code CN-KY-APDC Owensboro KY 42301-				
9	013	1	05.31.2023	23_05	US Bank	System Disbursement	875868	933.40	933.40	0.00
Cleared: 06.07.2023			Posted: 05.31.2023		4801 Frederica Street Owensboro KY 42301-					
9	013	1	04.28.2023	23_04	US Bank	System Disbursement	874770	933.40	933.40	0.00
Cleared: 05.05.2023			Posted: 04.28.2023		4801 Frederica Street Owensboro KY 42301-					
9	013	1	03.31.2023	23_03	US Bank	System Disbursement	873782	933.40	933.40	0.00
Cleared: 04.10.2023			Posted: 03.31.2023		4801 Frederica Street Owensboro KY 42301-					

DISBURSEMENTS

through 07/02/2024

CASE NUMBER

2061210

DEBTOR

Ebert, III, Thomas Michael _Ebert, April Raquel

Ref No	Claim	Class	Date	Proc Period	Source/Payee or Creditor Check Name	Transaction	Check #	Trans Total	Principal Amount	Interest Portion
9	013	1	02.28.2023	23_02	US Bank	System Disbursement	872703	933.40	933.40	0.00
Cleared: 03.08.2023			Posted: 02.28.2023		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	01.31.2023	23_01	US Bank	System Disbursement	871710	933.40	933.40	0.00
Cleared: 02.07.2023			Posted: 01.31.2023		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	12.29.2022	22_12	US Bank	System Disbursement	870607	933.40	933.40	0.00
Cleared: 01.04.2023			Posted: 12.29.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	11.30.2022	22_11	US Bank	System Disbursement	869527	933.40	933.40	0.00
Cleared: 12.09.2022			Posted: 11.30.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	10.31.2022	22_10	US Bank	System Disbursement	868478	933.40	933.40	0.00
Cleared: 11.07.2022			Posted: 10.31.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	09.30.2022	22_09	US Bank	System Disbursement	867372	933.40	933.40	0.00
Cleared: 10.07.2022			Posted: 09.30.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	08.31.2022	22_08	US Bank	System Disbursement	866249	896.14	896.14	0.00
Cleared: 09.09.2022			Posted: 08.31.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	07.29.2022	22_07	US Bank	System Disbursement	865027	896.14	896.14	0.00
Cleared: 08.05.2022			Posted: 07.29.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	06.30.2022	22_06	US Bank	System Disbursement	863927	896.14	896.14	0.00
Cleared: 07.07.2022			Posted: 06.30.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	05.31.2022	22_05	US Bank	System Disbursement	862766	896.14	896.14	0.00
Cleared: 06.10.2022			Posted: 05.31.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	04.29.2022	22_04	US Bank	System Disbursement	861646	896.14	896.14	0.00
Cleared: 05.06.2022			Posted: 04.29.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	03.31.2022	22_03	US Bank	System Disbursement	860599	896.14	896.14	0.00
Cleared: 04.06.2022			Posted: 03.31.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	02.28.2022	22_02	US Bank	System Disbursement	859434	896.14	896.14	0.00
Cleared: 03.07.2022			Posted: 02.28.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	01.31.2022	22_01	US Bank	System Disbursement	858380	896.14	896.14	0.00
Cleared: 02.09.2022			Posted: 01.31.2022		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	12.30.2021	21_12	US Bank	System Disbursement	857310	896.14	896.14	0.00
Cleared: 01.10.2022			Posted: 12.30.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	11.30.2021	21_11	US Bank	System Disbursement	856156	896.14	896.14	0.00
Cleared: 12.07.2021			Posted: 11.30.2021		4801 Frederica Street	Owensboro KY 42301-				

DISBURSEMENTS

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DEBTOR

Ebert, III, Thomas Michael Ebert, April Raquel

Ref No	Claim	Class	Date	Proc Period	Source/Payee or Creditor Check Name	Transaction	Check #	Trans Total	Principal Amount	Interest Portion
9	013	1	10.29.2021	21_10	US Bank	System Disbursement	855012	896.14	896.14	0.00
Cleared: 11.05.2021			Posted: 10.29.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	09.30.2021	21_09	US Bank	System Disbursement	853803	896.14	896.14	0.00
Cleared: 10.06.2021			Posted: 09.30.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	08.31.2021	21_08	US Bank	System Disbursement	852545	880.44	880.44	0.00
Cleared: 09.10.2021			Posted: 09.01.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	07.30.2021	21_07	US Bank	System Disbursement	851267	880.44	880.44	0.00
Cleared: 08.06.2021			Posted: 07.30.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	06.30.2021	21_06	US Bank	System Disbursement	849698	880.44	880.44	0.00
Cleared: 07.07.2021			Posted: 06.30.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	05.28.2021	21_05	US Bank	System Disbursement	848419	880.44	880.44	0.00
Cleared: 06.08.2021			Posted: 05.28.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	04.30.2021	21_04	US Bank	System Disbursement	847033	880.44	880.44	0.00
Cleared: 05.07.2021			Posted: 04.30.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	03.31.2021	21_03	US Bank	System Disbursement	845574	880.44	880.44	0.00
Cleared: 04.06.2021			Posted: 03.31.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	02.26.2021	21_02	US Bank	System Disbursement	844045	880.44	880.44	0.00
Cleared: 03.05.2021			Posted: 02.26.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	01.29.2021	21_01	US Bank	System Disbursement	842819	880.44	880.44	0.00
Cleared: 02.08.2021			Posted: 01.29.2021		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	12.31.2020	20_12	US Bank	System Disbursement	841265	880.44	880.44	0.00
Cleared: 01.11.2021			Posted: 12.31.2020		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	11.30.2020	20_11	US Bank	System Disbursement	839948	880.44	880.44	0.00
Cleared: 12.14.2020			Posted: 11.30.2020		4801 Frederica Street	Owensboro KY 42301-				
9	013	1	10.30.2020	20_10	US Bank	System Disbursement	838536	880.44	880.44	0.00
Cleared: 11.09.2020			Posted: 10.30.2020		4801 Frederica Street	Owensboro KY 42301-				

DISBURSEMENTS
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CASE NUMBER
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Ebert, III, Thomas Michael _Ebert, April Raquel

Ref No	Claim	Class	Date	Proc Period	Source/Payee or Creditor Check Name	Transaction	Check #	Trans Total	Principal Amount	Interest Portion
9	013	1	09.30.2020	20_09	US Bank	System Disbursement	837149	2,641.32	2,641.32	0.00
Cleared: 10.07.2020 Posted: 09.30.2020 4801 Frederica Street Owensboro KY 42301-										

Total Principal	44,707.34
Total Interest	0.00
Total	44,707.34

DISBURSEMENTS

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CASE NUMBER

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Ref No	Claim	Class	Date	Proc Period	Source/Payee or Creditor Check Name	Transaction	Check #	Trans Total	Principal Amount	Interest Portion
22	013a	1	08.31.2022	22_08	US Bank	System Disbursement	866249	39.55	39.55	0.00
Cleared: 09.09.2022			Posted: 08.31.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	07.29.2022	22_07	US Bank	System Disbursement	865027	118.78	118.78	0.00
Cleared: 08.05.2022			Posted: 07.29.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	06.30.2022	22_06	US Bank	System Disbursement	863927	118.78	118.78	0.00
Cleared: 07.07.2022			Posted: 06.30.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	05.31.2022	22_05	US Bank	System Disbursement	862766	118.78	118.78	0.00
Cleared: 06.10.2022			Posted: 05.31.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	04.29.2022	22_04	US Bank	System Disbursement	861646	118.78	118.78	0.00
Cleared: 05.06.2022			Posted: 04.29.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	03.31.2022	22_03	US Bank	System Disbursement	860599	118.78	118.78	0.00
Cleared: 04.06.2022			Posted: 03.31.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	02.28.2022	22_02	US Bank	System Disbursement	859434	118.78	118.78	0.00
Cleared: 03.07.2022			Posted: 02.28.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	01.31.2022	22_01	US Bank	System Disbursement	858380	118.78	118.78	0.00
Cleared: 02.09.2022			Posted: 01.31.2022		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	12.30.2021	21_12	US Bank	System Disbursement	857310	118.78	118.78	0.00
Cleared: 01.10.2022			Posted: 12.30.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	11.30.2021	21_11	US Bank	System Disbursement	856156	118.78	118.78	0.00
Cleared: 12.07.2021			Posted: 11.30.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	10.29.2021	21_10	US Bank	System Disbursement	855012	118.78	118.78	0.00
Cleared: 11.05.2021			Posted: 10.29.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	09.30.2021	21_09	US Bank	System Disbursement	853803	270.09	270.09	0.00
Cleared: 10.06.2021			Posted: 09.30.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	08.31.2021	21_08	US Bank	System Disbursement	852545	147.54	147.54	0.00
Cleared: 09.10.2021			Posted: 09.01.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	07.30.2021	21_07	US Bank	System Disbursement	851267	163.75	163.75	0.00
Cleared: 08.06.2021			Posted: 07.30.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	06.30.2021	21_06	US Bank	System Disbursement	849698	117.64	117.64	0.00
Cleared: 07.07.2021			Posted: 06.30.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	05.28.2021	21_05	US Bank	System Disbursement	848419	104.35	104.35	0.00
Cleared: 06.08.2021			Posted: 05.28.2021		4801 Frederica Street Owensboro KY 42301-					

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through 07/02/2024

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DEBTOR

Ebert, III, Thomas Michael Ebert, April Raquel

Ref No	Claim	Class	Date	Proc Period	Source/Payee or Creditor Check Name	Transaction	Check #	Trans Total	Principal Amount	Interest Portion
22	013a	1	04.30.2021	21_04	US Bank	System Disbursement	847033	161.33	161.33	0.00
Cleared: 05.07.2021			Posted: 04.30.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	03.31.2021	21_03	US Bank	System Disbursement	845574	195.50	195.50	0.00
Cleared: 04.06.2021			Posted: 03.31.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	02.26.2021	21_02	US Bank	System Disbursement	844045	64.48	64.48	0.00
Cleared: 03.05.2021			Posted: 02.26.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	01.29.2021	21_01	US Bank	System Disbursement	842819	189.05	189.05	0.00
Cleared: 02.08.2021			Posted: 01.29.2021		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	12.31.2020	20_12	US Bank	System Disbursement	841265	68.27	68.27	0.00
Cleared: 01.11.2021			Posted: 12.31.2020		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	11.30.2020	20_11	US Bank	System Disbursement	839948	156.65	156.65	0.00
Cleared: 12.14.2020			Posted: 11.30.2020		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	10.30.2020	20_10	US Bank	System Disbursement	838536	119.01	119.01	0.00
Cleared: 11.09.2020			Posted: 10.30.2020		4801 Frederica Street Owensboro KY 42301-					
22	013a	1	09.30.2020	20_09	US Bank	System Disbursement	837149	24.04	24.04	0.00
Cleared: 10.07.2020			Posted: 09.30.2020		4801 Frederica Street Owensboro KY 42301-					
Total Principal								3,009.05		
Total Interest								0.00		
Total								3,009.05		